

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-11502-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Fiona Graham  
aka Fiona M Graham  
82 New York Avenue  
Dumont, NJ 07628

Social Security No.:

xxx-xx-0703

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Stacey L. Meisel on:

Date: 9/6/22

Time: 02:30 PM

Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**

Application for Compensation for Virginia E. Fortunato

**COMMISSION OR FEES**

\$2,850.7

**EXPENSES**

\$18.79.

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If this is a chapter 13 case, the fees and expenses awarded:

- ☒ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☐ will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: August 3, 2022

JAN:

Jeanne Naughton  
Clerk

In re:  
Fiona Graham  
Debtor

Case No. 18-11502-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Aug 03, 2022

User: admin  
Form ID: 137

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Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2022:**

Recip ID	Recipient Name and Address
db	+ Fiona Graham, 82 New York Avenue, Dumont, NJ 07628-2410
517296528	Best Buy Corporate Headquarters, 7601 Penn Avenue S (at 7th Street), Richfield, MN 55423
517296529	+ Capital One, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
517296530	+ Capital One Bank (USA), NA (FDIC), 4851 Cox Road, Glen Allen, VA 23060-6293
517296531	+ Capital One Bank Corporate Office, 1680 Capital One Drive, Mc Lean, VA 22102-3407
517296551	+ Costco Headquarters, 999 Lake Drive, Issaquah, WA 98027-5367
517296552	+ Discover Bank (FDIC), 502 E. Market Street, Greenwood, DE 19950-9700
517296555	+ Dumont Tax Collector, 50 Washington Avenue, Dumont, NJ 07628-3647
517296559	+ John and Patricia Graham, 82 New York Avenue, Apartment No. 1, Dumont, NJ 07628-2410
517296558	+ John and Patricia Graham, 82 New York Avenue, Apartment No. 1, NJ 07628-2410
517296562	+ Macy's Corporate Office & Headquarters, 7 West 7th Street, Cincinnati, OH 45202-2424
517296567	+ Sears Corporate Headquarters, 3333 Beverly Road, Hoffman Estates, IL 60179-0001

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 03 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Aug 03 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517344527	Email/Text: ally@ebn.phinsolutions.com	Aug 03 2022 20:40:32	Ally Capital, PO Box 130424, Roseville MN 55113-0004
517296519	+ Email/Text: ally@ebn.phinsolutions.com	Aug 03 2022 20:40:32	Ally Financial, Att: Bankruptcy, P.O. Box 380901, Bloomington, MN 55438-0901
517296518	+ Email/Text: ally@ebn.phinsolutions.com	Aug 03 2022 20:40:32	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
517296522	Email/Text: creditcardbkcorrespondence@bofa.com	Aug 03 2022 20:40:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019
517296523	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 03 2022 20:40:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
517296520	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 03 2022 20:40:00	Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
517296527	+ Email/Text: mortgagebkcorrespondence@bofa.com	Aug 03 2022 20:41:00	Bank of America (FDIC), Corporate Office, 100 North Tryon Street, Charlotte, NC 28202-4000
517438873	+ Email/Text: mortgagebkcorrespondence@bofa.com	Aug 03 2022 20:41:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517296565	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 03 2022 20:48:47	Sears, P.O. Box 78051, Phoenix, AZ 85062
517296532	Email/PDF: AIS.cocard.ebn@aisinfo.com		

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		Aug 03 2022 20:48:43	Capital One Bank USA, P.O. Box 71083, Charlotte, NC 28272-1083
517296533	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Aug 03 2022 20:48:50	Capital One Bank USA NA, Att: General Correspondence, Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
517296534	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 03 2022 20:49:00	Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296537		Aug 03 2022 20:49:01	Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037
517296538	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 03 2022 20:49:00	Citibank South Dakota, N.A. (FDIC), 701 East 60th Street, Sioux Falls, SD 57104-0432
517296539	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 03 2022 20:48:54	Citibank, NA (FDIC), 701 East 60th Street, North, Sioux Falls, SD 57104-0432
517296541	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 03 2022 20:48:54	Citibank/Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
517296540	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 03 2022 20:48:54	Citibank/Sears, Citicorp Credit Services, Att: Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296545	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 03 2022 20:48:47	Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296542	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 03 2022 20:48:47	Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296548	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 03 2022 20:49:01	Costco Citi, P.O. Box 6190, Sioux Falls, SD 57117-6190
517296550	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 03 2022 20:49:00	Costco Go Anywhere Citicard, P.O. Box 6190, Sioux Falls, SD 57117-6190
517296549	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 03 2022 20:48:54	Costco Go Anywhere Citicard, Citicorp Credit Card Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296554	Email/Text: mrdiscen@discover.com		
		Aug 03 2022 20:40:00	Discover Financial, P.O. Box 15316, Wilmington, DE 19850
517296561	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 03 2022 20:48:54	Macy's, 9111 Duke Boulevard, Mason, OH 45040
517313689	Email/Text: mrdiscen@discover.com		
		Aug 03 2022 20:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517296553	+ Email/Text: mrdiscen@discover.com		
		Aug 03 2022 20:40:00	Discover Financial, P.O. Box 3025, New Albany, OH 43054-3025
517296556	^ MEBN		
		Aug 03 2022 20:40:34	Equifax, 1550 Peartree Street NW, Atlanta, GA 30309-2468
517296557	^ MEBN		
		Aug 03 2022 20:40:16	Experian, 475 Anton Boulevard, Costa Mesa, CA 92626-7037
517433302	Email/PDF: resurgentbknofications@resurgent.com		
		Aug 03 2022 20:48:47	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517296563	+ Email/Text: bankruptcyteam@quickenloans.com		
		Aug 03 2022 20:41:00	Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577
517296564	+ Email/Text: bankruptcyteam@quickenloans.com		
		Aug 03 2022 20:41:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
517341617	+ Email/Text: bankruptcyteam@quickenloans.com		
		Aug 03 2022 20:41:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517296566	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 03 2022 20:48:47	Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
517296569	Email/Text: DASPUBREC@transunion.com		

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517296568	^	MEBN	Aug 03 2022 20:40:00	Trans Union Corporate Office, 555 W. Adams Street, Chicago, IL 60661
517407821	+	Email/PDF: ebn_ais@aisinfo.com	Aug 03 2022 20:39:45	Trans Union, P.O. Box 2000, Chester, PA 19016-2000
			Aug 03 2022 20:48:52	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517296524	*+	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
517296525	*+	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
517296526	*+	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
517296521	*+	Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
517296535	*+	Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296536	*+	Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296546	*+	Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296547	*+	Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296543	*+	Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296544	*+	Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296560	*+	John and Patricia Graham, 82 New York Avenue, Apartment No. 1, Dumont, NJ 07628-2410

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Virginia E. Fortunato

on behalf of Debtor Fiona Graham njbankruptcy911@gmail.com  
bankruptcynotices2011@gmail.com;fortunatovr82014@notify.bestcase.com

TOTAL: 7